

**United States Bankruptcy Court**  
**Northern District of Ohio**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Zema, David P.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Zema, Marie A.</b>																																																													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																																																													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-4894</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1148</b>																																																													
Street Address of Debtor (No. and Street, City, and State): <b>3435 Sandy Lake Road</b> <b>Ravenna, OH</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>3435 Sandy Lake Road</b> <b>Ravenna, OH</b>																																																													
ZIP Code <b>44266</b>		ZIP Code <b>44266</b>																																																													
County of Residence or of the Principal Place of Business: <b>Portage</b>		County of Residence or of the Principal Place of Business: <b>Portage</b>																																																													
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																																																													
ZIP Code		ZIP Code																																																													
Location of Principal Assets of Business Debtor (if different from street address above):																																																															
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																																																													
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																																																													
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																																													
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																																															
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table> Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table> Estimated Liabilities <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion												
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THIS SPACE IS FOR COURT USE ONLY																																																															

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Zema, David P.</b> <b>Zema, Marie A.</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>		<b>Exhibit B</b>	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Debra E. Booher</b> Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span> <b>Debra E. Booher 0067804</b>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b>			
(Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>			
(Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
<hr/> (Name of landlord that obtained judgment)			
<hr/> (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Zema, David P.</b> <b>Zema, Marie A.</b>
<b>Signatures</b>		
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.    [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.    [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ David P. Zema</b> Signature of Debtor <b>David P. Zema</b></p> <p><b>X /s/ Marie A. Zema</b> Signature of Joint Debtor <b>Marie A. Zema</b></p> <p>Telephone Number (If not represented by attorney) <b>August 12, 2013</b> Date</p> <p><b>Signature of Attorney*</b></p> <p><b>X /s/ Debra E. Booher</b> Signature of Attorney for Debtor(s) <b>Debra E. Booher 0067804</b> Printed Name of Attorney for Debtor(s) <b>Debra Booher &amp; Associates Co., LPA</b> Firm Name <b>1350 Portage Trail</b> <b>Cuyahoga Falls, OH 44223</b></p> <p>Address <b>330.253.1555 Fax: 330.253.1599</b> Telephone Number <b>August 12, 2013</b> Date  <small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small> </p> <p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.    The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		
<p><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.    (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b> Signature of Foreign Representative Printed Name of Foreign Representative Date</p> <p><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>Address <b>X</b> Date Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:  <small>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</small> </p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.</i></p>		

**United States Bankruptcy Court**  
**Northern District of Ohio**

In re **David P. Zema**  
**Marie A. Zema**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ David P. Zema

David P. Zema

Date: August 12, 2013

**United States Bankruptcy Court**  
**Northern District of Ohio**

In re **David P. Zema**  
**Marie A. Zema**

Debtor(s)

Case No.  
Chapter

**13**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Marie A. Zema  
Marie A. Zema

Date: August 12, 2013

United States Bankruptcy Court  
Northern District of Ohio

In re **David P. Zema**  
**Marie A. Zema**

Case No.  
Chapter

Debtor(s)

**13**

**Statement Pursuant to Rule 2016(b)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>3,200.00</b>
Prior to the filing of this statement I have received .....	\$ <b>800.00</b>
Balance Due .....	\$ <b>2,400.00</b>

2. \$ **281.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiation/execution of reaffirmation agreements**

**All client calls/meetings during pendency of case and after discharge**

**Public records searches for assets, filings, suits, etc.**

**Maintenance of case records after discharge**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of debtor in adversary proceedings and other contested matters**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 12, 2013

/s/ Debra E. Booher

Debra E. Booher 0067804

Debra Booher & Associates Co., LPA

1350 Portage Trail

Cuyahoga Falls, OH 44223

330.253.1555 Fax: 330.253.1599

**United States Bankruptcy Court**  
**Northern District of Ohio**

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>3</b>	<b>148,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>132,176.36</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>211,968.79</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>5</b>		<b>31,731.72</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,182.80</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,582.78</b>
Total Number of Sheets of ALL Schedules		<b>22</b>			
			<b>Total Assets</b>	<b>280,176.36</b>	
			Total Liabilities	<b>243,700.51</b>	

**United States Bankruptcy Court**  
**Northern District of Ohio**

In re **David P. Zema,  
 Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>5,182.80</b>
Average Expenses (from Schedule J, Line 18)	<b>3,582.78</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>6,999.53</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>14,390.85</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>31,731.72</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>46,122.57</b>

**United States Bankruptcy Court**  
**Northern District of Ohio**

In re **David P. Zema**  
**Marie A. Zema**

Debtor(s)

Case No.

Chapter **13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 12, 2013

Signature /s/ David P. Zema  
**David P. Zema**  
Debtor

Date August 12, 2013

Signature /s/ Marie A. Zema  
**Marie A. Zema**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

### AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

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/s/ David P. Zema

Debtor's Signature

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August 12, 2013

Date

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/s/ Marie A. Zema

Joint Debtor's Signature

---

August 12, 2013

Date

In re **David P. Zema,  
Marie A. Zema**

Case No.

## Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>3435 Sandy Lake Road, Ravenna OH 44266</b>	<b>Fee simple</b>	<b>J</b>	<b>148,000.00</b>	<b>158,976.05</b>

**0** continuation sheets attached to the Schedule of Real Property

**(Report also on Summary of Schedules)**

EXHIBIT "A"

SITUATED IN THE TOWNSHIP OF ROOTSTOWN, COUNTY OF PORTAGE AND STATE OF OHIO;

BEING A TRACT OF LAND LOCATED IN LOT 31, ROOTSTOWN TOWNSHIP, PORTAGE COUNTY STATE OF OHIO, AND BEING FURTHER DESCRIBED AS FOLLOWS;

BEGINNING AT A MARKED STONE AT THE SOUTHWEST CORNER OF LOT 31 AND IN THE CENTER LINE OF SANDY LAKE ROAD (C.H. No. 89) THENCE EAST ALONG THE SOUTH LINE OF LOT 31 AND THE CENTER LINE OF C.H. 89, 1041.80 FEET TO A POINT, BEING THE PRINCIPAL PLACE OF BEGINNING FOR THE FOLLOWING CONVEYANCE; THENCE N. 43 DEG. 19' E. AND PASSING OVER AN IRON PIPE SET 30.00 FEET AT SIDE OF ROAD, 219.25 FEET TO AN IRON PIPE; THENCE N. 4 DEG. 32' E. 170.57 FEET TO AN IRON PIPE; THENCE N. 74 DEG. 05' E. 382.28 FEET TO AN IRON PIPE; THENCE N. 1 DEG. 12' W. 481.73 FEET TO AN IRON PIPE; THENCE S. 89 DEG. 43' E. 50.00 FEET TO AN IRON PIPE; THENCE S. 1 DEG. 12' E. AND PASSING OVER AN IRON PIPE SET 30.00 FEET AT SIDE OF ROAD, 916.00 FEET TO THE SOUTH LINE OF LOT 31 AND THE CENTER LINE OF C.H. 89; THENCE WEST ALONG THE CENTER LINE OF C.H. 89, 590.20 FEET TO THE PRINCIPAL PLACE OF BEGINNING AND CONTAINING 4.67 ACRES OF LAND.

EXCEPTING THEREFROM:

BEING A PARCEL OF LAND LOCATED IN LOT 31, ROOTSTOWN TOWNSHIP, PORTAGE COUNTY, STATE OF OHIO, AND BEING FURTHER DESCRIBED AS FOLLOWS.

COMMENCING AT A MONUMENT BOX AT THE INTERSECTION OF THE CENTERLINES OF HERRIFF RD. (T.H. 105) AND SANDY LAKE ROAD (C.H. 89) AND THE SOUTHERLY LINE OF LOT 31 A DISTANCE OF 1040.39 FEET TO A POINT ON SAID LINE SAID POINT BEING THE SOUTHEASTERLY PROPERTY CORNER OF LAND OWNED BY THE BOARD OF COUNTY COMMISSIONERS, SAID POINT BEING REFERENCED BY AN IRON PIN FOUND NORTH 43 DEG. 19' EAST A DISTANCE OF 43.29 FEET, SAID POINT BEING THE TRUE PLACE OF BEGINNING FOR THIS SURVEY.

THENCE NORTH 43 DEG. 19' EAST ALONG THE EASTERLY PROPERTY LINE OF LAND OWNED BY THE BOARD OF COUNTY COMMISSIONERS AND PASSING OVER AN IRON PIN FOUND 43.29 FEET FROM THE CENTERLINE OF SANDY LAKE ROAD (C.H. 89), A DISTANCE OF 221.31 FEET TO AN IRON PIN FOUND AT AN ANGLE POINT ON SAID LINE.

THENCE NORTH 4 DEG. 32' EAST ALONG THE EASTERLY PROPERTY LINE OF LAND OWNED BY THE BOARD OF COUNTY COMMISSIONERS, A DISTANCE OF 170.57 FEET TO AN IRON PIN FOUND AT AN ANGLE POINT ON SAID LINE.

THENCE NORTH 74 DEG. 05' EAST ALONG THE SOUTHERLY PROPERTY LINE OF THE BOARD OF COUNTY COMMISSIONERS, A DISTANCE OF 232.05 FEET TO AN IRON PIN SET ON SAID LINE.

THENCE SOUTH 22 DEG. 25' 48" WEST ALONG A LINE RUNNING THROUGH THE GRANTORS PROPERTY, A DISTANCE OF 168.39 FEET TO AN IRON PIN SET AT AN ANGLE POINT.

THENCE SOUTH 4 DEG. 15' 04" WEST ALONG A LINE RUNNING THROUGH THE GRANTORS PROPERTY AND PASSING OVER AN IRON PIN SET 30.09 FEET FROM THE CENTERLINE OF SAND LYAKE RD., (C.H. 89), A DISTANCE OF 240.12 FEET TO A POINT ON SAID LINE, SAID POINT BEING REFERENCED BY AN IRON PIN SET NORTH 4 DEG. 15' 04" EAST, A DISTANCE OF 30.09 FEET. THENCE NORTH 89 DEG. 55' 24" WEST ALONG THE CENTERLINE OF SANDY LAKE RD. (C.H. 89), A DISTANCE OF 306.41 FEET TO THE TRUE PLACE OF BEGINNING FOR THIS SURVEY AND CONTAINING 1.701 ACRES OF LAND AS SURVEYED IN AUG. 1984 BY FLOYD L. THOMAS AND SAMUEL C. JANKA REG. SURVEYORS NO. 5461 AND 5739 OF THE STATE OF OHIO.

PPN: 320-31-000000-4000

LOAN NUMBER: 0044266674 - 5535

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	<b>J</b>	<b>80.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Portage Community Bank checking account</b>	<b>J</b>	<b>788.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Misc. household goods: TVs (2), stereo, DVD player, computer, camera, dresser (2), microwave, freezer, washer, dryer, utensils, pots/pans, table/chairs, sofa, loveseat, chairs, vacuum, pool table, printer, lawn tools, mower, refrigerator, stove, beds/bedding.</b>	<b>J</b>	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>400.00</b>
7. Furs and jewelry.		<b>Wedding rings and a watch</b>	<b>J</b>	<b>1,200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Marlin 22 magnum New Haven 12 gauge shotgun</b>	<b>J</b>	<b>300.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term life insurance through employer</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	<b>4,768.00</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Viking Forge Corp. Profit Sharing Plan and Trust</b> <b>American Funds IRA</b>	H W	<b>50,384.42</b> <b>22,174.94</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **72,559.36**  
(Total of this page)Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		ALLY- 2013 Chevrolet Silverado- LEASE	W	0.00
		HUNTINGTON- 2010 Ford F-150	H	31,827.00
		SST- 2006 Big Dog Pitbull Motorcycle	H	8,000.00
		FREEDOM ROAD FINANCIAL- 2008 Harley Davidson Fatboy	H	10,000.00
		1997 Jeep Grand Cherokee	W	622.00
		1989 Jeep Cherokee	W	600.00
		1940 Ford 9N Tractor/ Mower	J	800.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Power tools and hand tools	H	3,000.00
30. Inventory.	X			
31. Animals.		2- Dogs	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
Sub-Total > (Total of this page)				<b>54,849.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>132,176.36</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
3435 Sandy Lake Road, Ravenna OH 44266	Ohio Rev. Code Ann. § 2329.66(A)(1)	265,800.00	148,000.00
<b>Cash on Hand</b>			
Cash on Hand	Ohio Rev. Code Ann. § 2329.66(A)(3)	80.00	80.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Portage Community Bank checking account	Ohio Rev. Code Ann. § 2329.66(A)(3)	788.00	788.00
<b>Household Goods and Furnishings</b>			
Misc. household goods: TVs (2), stereo, DVD player, computer, camera, dresser (2), microwave, freezer, washer, dryer, utensils, pots/pans, table/chairs, sofa, loveseat, chairs, vacuum, pool table, printer, lawn tools, mower, refrigerator, stove, beds/bedding.	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	2,000.00	2,000.00
<b>Wearing Apparel</b>			
Clothing	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	400.00	400.00
<b>Furs and Jewelry</b>			
Wedding rings and a watch	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	1,200.00	1,200.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Marlin 22 magnum	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	300.00	300.00
New Haven 12 gauge shotgun			
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Viking Forge Corp. Profit Sharing Plan and Trust	Ohio Rev. Code Ann. § 2329.66(A)(17)	50,384.42	50,384.42
<b>American Funds IRA</b>			
American Funds IRA	Ohio Rev. Code Ann. § 2329.66(A)(10)(c)	22,174.94	22,174.94
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
HUNTINGTON- 2010 Ford F-150	Ohio Rev. Code Ann. § 2329.66(A)(2)	3,675.00	31,827.00
1997 Jeep Grand Cherokee	Ohio Rev. Code Ann. § 2329.66(A)(2)	3,675.00	622.00
1989 Jeep Cherokee	Ohio Rev. Code Ann. § 2329.66(A)(18)	600.00	600.00
1940 Ford 9N Tractor/ Mower	Ohio Rev. Code Ann. § 2329.66(A)(18)	800.00	800.00
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
Power tools and hand tools	Ohio Rev. Code Ann. § 2329.66(A)(5) Ohio Rev. Code Ann. § 2329.66(A)(18)	2,325.00 675.00	3,000.00

Total: **354,877.36** **262,176.36**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **David P. Zema,**  
**Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T  H	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
						Total(s)	
Account No. <b>4380</b>		2008  Lien on Motorcycle  FREEDOM ROAD FINANCIAL- 2008 Harley Davidson Fatboy				11,439.00	1,439.00
Creditor #: 1 Freedom Road Financial 10605 Double R Blvd. Reno, NV 89521-7623	H	Value \$ 10,000.00					
Account No. <b>6354</b>		2012  Lien on Vehicle  HUNTINGTON- 2010 Ford F-150					
Creditor #: 2 Huntington Mortgage PO Box 182387 Columbus, OH 43218-2387	H	Value \$ 31,827.00				33,802.80	1,975.80
Account No. <b>7233</b>		2006  Mortgage  3435 Sandy Lake Road, Ravenna OH 44266					
Creditor #: 3 Ocwen Loan Servicing, LLC PO Box 6440 Carol Stream, IL 60197	J	Value \$ 148,000.00				157,483.05	9,483.05
Account No. <b>3884</b>		2009  Judgment Lien  3435 Sandy Lake Road, Ravenna OH 44266					
Creditor #: 4 Ohio Dept. of Taxation Bankruptcy Division PO Box 530 Columbus, OH 43216-0030	J	Value \$ 148,000.00				1,493.00	1,493.00
Subtotal (Total of this page)						204,217.85	14,390.85

**1** continuation sheets attached

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.		<b>NOTICE ONLY</b>					
Creditor #: 5 Ohio Dept. of Taxation c/o Attorney General Attn: Bankruptcy Staff 150 E. Gay Street, 21st Floor Columbus, OH 43215	J					0.00	0.00
Value \$		0.00				0.00	0.00
Account No. 6434		<b>2006</b>  <b>Lien on Motorcycle</b>  <b>SST- 2006 Big Dog Pitbull Motorcycle</b>					
Creditor #: 6 System & Services Technologies 4315 Pickett Road PO Box 3999 Saint Joseph, MO 64503-0999	H					7,750.94	0.00
Value \$		8,000.00					
Account No.							
Value \$							
Account No.							
Value \$							
Account No.							
Value \$							
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	0.00
						7,750.94	0.00
						Total (Report on Summary of Schedules)	14,390.85
						211,968.79	

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>4723</b>			<b>2010 Medical Bill</b>				<b>497.00</b>
<b>Creditor #:</b> 1 <b>Akron General Medical Center</b> PO Box 182801 Columbus, OH 43218-2801	J						
Account No.			<b>NOTICE ONLY</b>				
<b>Creditor #:</b> 2 <b>Akron General Medical Center</b> c/o Escalate 5200 Stoneham Road North Canton, OH 44720	J						<b>0.00</b>
Account No.			<b>NOTICE ONLY</b>				
<b>Creditor #:</b> 3 <b>AT &amp; T/SBC Ohio/ Ameritech</b> c/o Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036	J						<b>0.00</b>
Account No. <b>9686</b>			<b>2001 Telephone Bill</b>				
<b>Creditor #:</b> 4 <b>AT &amp; T/ SBC Ohio/ Ameritech</b> PO Box 18264 Columbus, OH 43218	J						<b>172.18</b>
<b>4</b> continuation sheets attached				Subtotal (Total of this page)			<b>669.18</b>

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>1006</b>  Creditor #: 5 Discover PO Box 6103 Carol Stream, IL 60197-6103	J	2012-2013 Credit Card Purchases				<b>4,552.96</b>
Account No. <b>8383</b>  Creditor #: 6 Discover Personal Loans PO Box 6105 Carol Stream, IL 60197-6105	J	2011 Personal Loan				<b>6,180.23</b>
Account No. <b>1171</b>  Creditor #: 7 Golden Circle Credit Union 4118 Lincolnway East Massillon, OH 44646	J	2010 Personal Loan				<b>6,616.38</b>
Account No.  Creditor #: 8 Golden Circle Credit Union c/o Alfred D. McMallin Esq. 500 Courtyard Centre 116 Cleveland Ave. NW Canton, OH 44702	J	NOTICE ONLY				<b>0.00</b>
Account No. <b>0360</b>  Creditor #: 9 Home Depot PO Box 182676 Columbus, OH 43218	J	2007-2010 Credit Card Purchases				<b>1,118.81</b>
Sheet no. <b>1</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>18,468.38</b>

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.		<b>NOTICE ONLY</b>				
<b>Creditor #: 10 Home Depot c/o Capital Management Services 698 1/2 South Ogden Street Buffalo, NY 14206-2317</b>	J					<b>0.00</b>
Account No. <b>6170</b>	J	<b>2007-2012 Credit Card Purchases</b>				
<b>Creditor #: 11 Macy's PO Box 183083 Columbus, OH 43218</b>						<b>429.98</b>
Account No. <b>6177</b>	J	<b>2009-2013 Credit Card Purchases</b>				
<b>Creditor #: 12 Old Navy/ GECRB/ Capital One PO Box 960017 Orlando, FL 32896-0017</b>						<b>7,186.80</b>
Account No. <b>5825</b>	J	<b>2010-2013 Credit Card Purchases</b>				
<b>Creditor #: 13 Sears PO Box 183081 Columbus, OH 43218-3081</b>						<b>4,136.43</b>
Account No. <b>8396</b>	J	<b>2009 Cell Phone</b>				
<b>Creditor #: 14 Sprint PO Box 4191 Carol Stream, IL 60197-4191</b>						<b>295.00</b>
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>12,048.21</b>

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>NOTICE ONLY</b>				
<b>Creditor #:</b> 15 Sprint c/o Convergent Outsourcing 500 SW 7th Street Building A 100 Renton, WA 98055-2983	J					0.00
Account No. <b>6006</b>		<b>2012 Medical Bill</b>				
<b>Creditor #:</b> 16 Summa Western Reserve Physicians PO Box 3540 Akron, OH 44309	J					130.00
Account No.		<b>NOTICE ONLY</b>				
<b>Creditor #:</b> 17 Summa Western Reserve Physicians c/o First Federal Credit Control 2470 Chagrin Blvd. Suite 205 Beachwood, OH 44122-5630	J					0.00
Account No.		<b>NOTICE ONLY</b>				
<b>Creditor #:</b> 18 Summa Western Reserve Physicians c/o UCB 5620 Southwyck Blvd. Toledo, OH 43614-1539	J					0.00
Account No. <b>0603</b>		<b>2010 Cable Bill</b>				
<b>Creditor #:</b> 19 Time Warner Cable PO Box 0901 Carol Stream, IL 60132	J					280.95
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>410.95</b>

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	D	
Account No. <b>9520</b>  <b>Creditor #: 20</b> <b>Verizon Wireless</b> <b>Attn: Verizon Bankruptcy Admin</b> <b>404 Brock Dr.</b> <b>Bloomington, IL 61701-2654</b>	J	2011-2012 <b>Cable Bill</b>				<b>135.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>4</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>135.00</b>
			Total (Report on Summary of Schedules)			<b>31,731.72</b>

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Ally Financial  
PO Box 380902  
Minneapolis, MN 55438**

**2013 Chevrolet Silverado**

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **David P. Zema,  
Marie A. Zema**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Married</b>		
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Maintenance Technician</b>	<b>Vet Assistant</b>
Name of Employer	<b>Viking Forge</b>	<b>Richardson Animal Hospital</b>
How long employed	<b>7+ years</b>	<b>23+ years</b>
Address of Employer	<b>4500 Crane Centre Drive Streetsboro, OH 44241</b>	<b>1093 West Main Street Ravenna, OH 44266</b>
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	<b>DEBTOR</b> \$ <u>4,488.36</u>	<b>SPOUSE</b> \$ <u>2,511.17</u>
2. Estimate monthly overtime	<u>0.00</u>	<u>0.00</u>
3. SUBTOTAL	<b>\$ 4,488.36</b>	<b>\$ 2,511.17</b>
 4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	<u>1,019.72</u>	<u>513.52</u>
b. Insurance	<u>185.90</u>	<u>0.00</u>
c. Union dues	<u>0.00</u>	<u>0.00</u>
d. Other (Specify) <u>See Detailed Income Attachment</u>	<u>97.59</u>	<u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$ 1,303.21</b>	<b>\$ 513.52</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$ 3,185.15</b>	<b>\$ 1,997.65</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	<u>0.00</u>	<u>0.00</u>
8. Income from real property	<u>0.00</u>	<u>0.00</u>
9. Interest and dividends	<u>0.00</u>	<u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	<u>0.00</u>	<u>0.00</u>
11. Social security or government assistance (Specify):	<u>0.00</u>	<u>0.00</u>
12. Pension or retirement income	<u>0.00</u>	<u>0.00</u>
13. Other monthly income (Specify):	<u>0.00</u>	<u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$ 0.00</b>	<b>\$ 0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$ 3,185.15</b>	<b>\$ 1,997.65</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$ 5,182.80</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **David P. Zema**  
**Marie A. Zema**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment****Other Payroll Deductions:**

<b>Disability Insurance</b>	\$ <b>52.87</b>	\$ <b>0.00</b>
<b>Term Life Insurance</b>	\$ <b>19.93</b>	\$ <b>0.00</b>
<b>Uniforms</b>	\$ <b>24.79</b>	\$ <b>0.00</b>
<b>Total Other Payroll Deductions</b>	\$ <b>97.59</b>	\$ <b>0.00</b>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <b>1,595.91</b>
a. Are real estate taxes included?	Yes <input checked="" type="checkbox"/>	No _____
b. Is property insurance included?	Yes <input checked="" type="checkbox"/>	No _____
2. Utilities:		
a. Electricity and heating fuel		\$ <b>250.00</b>
b. Water and sewer		\$ <b>60.00</b>
c. Telephone		\$ <b>0.00</b>
d. Other <u>Cell Phone</u>		\$ <b>190.00</b>
3. Home maintenance (repairs and upkeep)		\$ <b>40.00</b>
4. Food		\$ <b>400.00</b>
5. Clothing		\$ <b>40.00</b>
6. Laundry and dry cleaning		\$ <b>10.00</b>
7. Medical and dental expenses		\$ <b>25.00</b>
8. Transportation (not including car payments)		\$ <b>300.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <b>0.00</b>
10. Charitable contributions		\$ <b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <b>0.00</b>
b. Life		\$ <b>0.00</b>
c. Health		\$ <b>0.00</b>
d. Auto		\$ <b>195.00</b>
e. Other		\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)		\$ <b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <b>409.87</b>
b. Other		\$ <b>0.00</b>
c. Other		\$ <b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$ <b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <b>0.00</b>
17. Other <u>See Detailed Expense Attachment</u>		\$ <b>67.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <b>3,582.78</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <b>5,182.80</b>
b. Average monthly expenses from Line 18 above		\$ <b>3,582.78</b>
c. Monthly net income (a. minus b.)		\$ <b>1,600.02</b>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Expenditures:**

<b>Auto Maintenance/Repairs</b>	\$ <b>25.00</b>
<b>Personal Grooming/Haircuts</b>	\$ <b>12.00</b>
<b>Postage/Banking Fees</b>	\$ <b>10.00</b>
<b>Pet/Vet expenses/supplies</b>	\$ <b>20.00</b>
<b>Total Other Expenditures</b>	\$ <b>67.00</b>

In re David P. Zema  
Marie A. Zema  
 Debtor(s)  
 Case Number: \_\_\_\_\_  
 (If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years.  
 The applicable commitment period is 5 years.  
 Disposable income is determined under § 1325(b)(3).  
 Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME																		
1	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>																	
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$ <b>4,488.36</b>	\$ <b>2,511.17</b>													
3	<p><b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Business income	Subtract Line b from Line a		\$ <b>0.00</b> \$ <b>0.00</b>
	Debtor	Spouse																
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>																
b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																
c. Business income	Subtract Line b from Line a																	
4	<p><b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b> \$ <b>0.00</b>
	Debtor	Spouse																
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>																
b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																
c. Rent and other real property income	Subtract Line b from Line a																	
5	<b>Interest, dividends, and royalties.</b>					\$ <b>0.00</b> \$ <b>0.00</b>												
6	<b>Pension and retirement income.</b>					\$ <b>0.00</b> \$ <b>0.00</b>												
7	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>					\$ <b>0.00</b> \$ <b>0.00</b>												
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$ <b>0.00</b></td> <td>Spouse \$ <b>0.00</b></td> </tr> </table>					Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b> \$ <b>0.00</b>									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>																

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%; text-align: center;">Debtor</th> <th style="width: 25%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>		Debtor	Spouse	a.	\$	\$	b.	\$	\$	\$ <b>0.00</b>
	Debtor	Spouse									
a.	\$	\$									
b.	\$	\$									
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ <b>4,488.36</b>	\$ <b>2,511.17</b>								
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>6,999.53</b>									

## Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	<b>Enter the amount from Line 11</b>	\$ <b>6,999.53</b>						
13	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">a.</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>	a.	\$	b.	\$	c.	\$	
a.	\$							
b.	\$							
c.	\$							
	Total and enter on Line 13	\$ <b>0.00</b>						
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>	\$ <b>6,999.53</b>						
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.	\$ <b>83,994.36</b>						
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>OH</u> b. Enter debtor's household size: <u>2</u>	\$ <b>53,218.00</b>						
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.							

## Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	<b>Enter the amount from Line 11.</b>	\$ <b>6,999.53</b>						
19	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">a.</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>	a.	\$	b.	\$	c.	\$	
a.	\$							
b.	\$							
c.	\$							
	Total and enter on Line 19.	\$ <b>0.00</b>						
20	<b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.	\$ <b>6,999.53</b>						

21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 83,994.36
22	<b>Applicable median family income.</b> Enter the amount from Line 16.	\$ 53,218.00
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b></p>	

## Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	<p><b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$ 1,053.00																						
24B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Persons under 65 years of age</th> <th colspan="2" style="text-align: left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per person</td> <td style="text-align: center;"><b>60</b></td> <td>a2.</td> <td>Allowance per person</td> <td style="text-align: center;"><b>144</b></td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td style="text-align: center;"><b>2</b></td> <td>b2.</td> <td>Number of persons</td> <td style="text-align: center;"><b>0</b></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: center;"><b>120.00</b></td> <td>c2.</td> <td>Subtotal</td> <td style="text-align: center;"><b>0.00</b></td> </tr> </tbody> </table>	Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	<b>60</b>	a2.	Allowance per person	<b>144</b>	b1.	Number of persons	<b>2</b>	b2.	Number of persons	<b>0</b>	c1.	Subtotal	<b>120.00</b>	c2.	Subtotal	<b>0.00</b>	\$ 120.00
Persons under 65 years of age		Persons 65 years of age or older																						
a1.	Allowance per person	<b>60</b>	a2.	Allowance per person	<b>144</b>																			
b1.	Number of persons	<b>2</b>	b2.	Number of persons	<b>0</b>																			
c1.	Subtotal	<b>120.00</b>	c2.	Subtotal	<b>0.00</b>																			
25A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$ 525.00																						
25B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="text-align: right;">\$ <b>1,096.00</b></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td style="text-align: right;">\$ <b>1,595.91</b></td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ <b>1,096.00</b>	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ <b>1,595.91</b>	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$ 0.00													
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ <b>1,096.00</b>																						
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ <b>1,595.91</b>																						
c.	Net mortgage/rental expense	Subtract Line b from Line a.																						
26	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$ <b>0.00</b>																						

27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$	<b>452.00</b>												
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$	<b>0.00</b>												
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b></p>	\$													
	<table border="1" data-bbox="204 813 1297 929"> <tr> <td data-bbox="204 813 236 855">a.</td> <td data-bbox="236 813 856 855">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="856 813 889 855">\$</td> <td data-bbox="889 813 1297 855"><b>517.00</b></td> </tr> <tr> <td data-bbox="204 855 236 897">b.</td> <td data-bbox="236 855 856 897">Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td data-bbox="856 855 889 897">\$</td> <td data-bbox="889 855 1297 897"><b>563.38</b></td> </tr> <tr> <td data-bbox="204 897 236 929">c.</td> <td data-bbox="236 897 856 929">Net ownership/lease expense for Vehicle 1</td> <td data-bbox="856 897 1297 929">Subtract Line b from Line a.</td> <td data-bbox="1297 897 1534 929">\$ <b>0.00</b></td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	<b>517.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	<b>563.38</b>	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ <b>0.00</b>	\$	
a.	IRS Transportation Standards, Ownership Costs	\$	<b>517.00</b>												
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	<b>563.38</b>												
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ <b>0.00</b>												
29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b></p>	\$													
	<table border="1" data-bbox="204 1129 1297 1246"> <tr> <td data-bbox="204 1129 236 1172">a.</td> <td data-bbox="236 1129 856 1172">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="856 1129 889 1172">\$</td> <td data-bbox="889 1129 1297 1172"><b>517.00</b></td> </tr> <tr> <td data-bbox="204 1172 236 1214">b.</td> <td data-bbox="236 1172 856 1214">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="856 1172 889 1214">\$</td> <td data-bbox="889 1172 1297 1214"><b>0.00</b></td> </tr> <tr> <td data-bbox="204 1214 236 1246">c.</td> <td data-bbox="236 1214 856 1246">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="856 1214 1297 1246">Subtract Line b from Line a.</td> <td data-bbox="1297 1214 1534 1246">\$ <b>517.00</b></td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	<b>517.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	<b>0.00</b>	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ <b>517.00</b>	\$	
a.	IRS Transportation Standards, Ownership Costs	\$	<b>517.00</b>												
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	<b>0.00</b>												
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ <b>517.00</b>												
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$	<b>1,533.24</b>												
31	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$	<b>24.79</b>												
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	\$	<b>19.93</b>												
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in line 49.</b></p>	\$	<b>0.00</b>												
34	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$	<b>0.00</b>												
35	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	\$	<b>0.00</b>												

36	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. <b>Do not include payments for health insurance or health savings accounts listed in Line 39.</b>	\$ <b>0.00</b>
37	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$ <b>0.00</b>
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$ <b>4,244.96</b>

### Subpart B: Additional Living Expense Deductions

**Note: Do not include any expenses that you have listed in Lines 24-37**

39	<p><b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="margin-left: 20px;"> <tr> <td>a.</td><td>Health Insurance</td><td>\$ <b>185.90</b></td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$ <b>52.87</b></td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$ <b>0.00</b></td></tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$ <b>185.90</b>	b.	Disability Insurance	\$ <b>52.87</b>	c.	Health Savings Account	\$ <b>0.00</b>	\$ <b>238.77</b>
a.	Health Insurance	\$ <b>185.90</b>									
b.	Disability Insurance	\$ <b>52.87</b>									
c.	Health Savings Account	\$ <b>0.00</b>									
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>	\$ <b>0.00</b>									
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ <b>0.00</b>									
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$ <b>0.00</b>									
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$ <b>0.00</b>									
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$ <b>0.00</b>									
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>	\$ <b>0.00</b>									
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$ <b>238.77</b>									

### Subpart C: Deductions for Debt Payment

47	<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td><b>Freedom Road Financial</b></td> <td><b>FREEDOM ROAD FINANCIAL- 2008 Harley Davidson Fatboy</b></td> <td>\$ <b>108.80</b></td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td><b>Huntington Mortgage</b></td> <td><b>HUNTINGTON- 2010 Ford F-150</b></td> <td>\$ <b>563.38</b></td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td>c.</td> <td><b>Ocwen Loan Servicing, LLC</b></td> <td><b>3435 Sandy Lake Road, Ravenna OH 44266</b></td> <td>\$ <b>1,595.91</b></td> <td><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>d.</td> <td><b>System &amp; Services Technologies</b></td> <td><b>SST- 2006 Big Dog Pitbull Motorcycle</b></td> <td>\$ <b>189.60</b></td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </tbody> </table>						Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.	<b>Freedom Road Financial</b>	<b>FREEDOM ROAD FINANCIAL- 2008 Harley Davidson Fatboy</b>	\$ <b>108.80</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	b.	<b>Huntington Mortgage</b>	<b>HUNTINGTON- 2010 Ford F-150</b>	\$ <b>563.38</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	c.	<b>Ocwen Loan Servicing, LLC</b>	<b>3435 Sandy Lake Road, Ravenna OH 44266</b>	\$ <b>1,595.91</b>	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	d.	<b>System &amp; Services Technologies</b>	<b>SST- 2006 Big Dog Pitbull Motorcycle</b>	\$ <b>189.60</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no				Total: Add Lines		\$ <b>2,457.69</b>
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance																																
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			Total: Add Lines																																	
48	<p><b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td><b>-NONE-</b></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>						Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	<b>-NONE-</b>		\$				Total: Add Lines	\$ <b>0.00</b>																		
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a.	<b>-NONE-</b>		\$																																	
			Total: Add Lines																																	
49	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 33.</b></p>					\$ <b>0.00</b>																														
50	<p><b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$ <b>1,600.00</b></td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>x <b>6.20</b></td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>					a.	Projected average monthly Chapter 13 plan payment.	\$ <b>1,600.00</b>	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x <b>6.20</b>	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$ <b>99.20</b>																					
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c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																																		
51	<p><b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.</p>					\$ <b>2,556.89</b>																														

### Subpart D: Total Deductions from Income

52	<b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.	\$ <b>7,040.62</b>
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### Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	<b>Total current monthly income.</b> Enter the amount from Line 20.	\$ <b>6,999.53</b>
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ <b>0.00</b>
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ <b>0.00</b>
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.	\$ <b>7,040.62</b>

57	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. <b>You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.</b>			\$ <b>0.00</b>	
		Nature of special circumstances	Amount of Expense		
	a.		\$		
	b.		\$		
c.		\$			
			Total: Add Lines		
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.			\$ <b>7,040.62</b>	
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.			\$ <b>-41.09</b>	

### Part VI. ADDITIONAL EXPENSE CLAIMS

60	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			\$	
		Expense Description	Monthly Amount		
	a.		\$		
	b.		\$		
	c.		\$		
	d.		\$		
	Total: Add Lines a, b, c and d	\$			

**Part VII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct. (*If this is a joint case, both debtors must sign.*)

61

Date: August 12, 2013Signature: /s/ David P. Zema**David P. Zema**

(Debtor)

Date: August 12, 2013Signature /s/ Marie A. Zema**Marie A. Zema**

(Joint Debtor, if any)

**United States Bankruptcy Court**  
**Northern District of Ohio**

In re **David P. Zema**  
**Marie A. Zema**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$30,509.53</b>	<b>2013 YTD: Husband Employment Income</b>
<b>\$60,865.44</b>	<b>2012: Husband Employment Income</b>
<b>\$60,167.49</b>	<b>2011: Husband Employment Income</b>
<b>\$16,547.41</b>	<b>2013 YTD: Wife Employment Income</b>
<b>\$31,748.71</b>	<b>2012: Wife Employment Income</b>
<b>\$31,651.94</b>	<b>2011: Wife Employment Income</b>

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Golden Circle Credit Union vs. David P. Zema 2013 CVF 687</b>	<b>Complaint for Money</b>	<b>Massillon Municipal Court</b>	<b>Pending</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED		DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY	
<b>5. Repossessions, foreclosures and returns</b>				
None	<input type="checkbox"/> List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY		
<b>6. Assignments and receiverships</b>				
None	<input type="checkbox"/> a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT		
None	<input type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY	
<b>7. Gifts</b>				
None	<input type="checkbox"/> List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT	
<b>8. Losses</b>				
None	<input type="checkbox"/> List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case.</b> (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS		

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Debra Booher &amp; Associates Co., LPA 1350 Portage Trail Cuyahoga Falls, OH 44223</b>	<b>5/10/2013</b>	<b>\$800.00</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Haasz Automall 4886 State Route 59 Ravenna, OH 44266 None</b>	<b>10/2012</b>	<b>2009 Challenger SRT \$7,000.00 (Traded in)</b>
<b>Dealer</b>	<b>5/2012</b>	<b>2009 Chevrolet Malibu \$2,000.00 (Traded in)</b>
<b>None</b>		

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositaries of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

## DOCKET NUMBER

## STATUS OR DISPOSITION

**18 . Nature, location and name of business**

None

■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 12, 2013

Signature /s/ David P. Zema  
**David P. Zema**  
Debtor

Date August 12, 2013

Signature /s/ Marie A. Zema  
**Marie A. Zema**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Zema, David and Marie -

Freedom Road Financial  
10605 Double R Blvd.  
Reno, NV 89521-7623

Huntington Mortgage  
PO Box 182387  
Columbus, OH 43218-2387

Ocwen Loan Servicing, LLC  
PO Box 6440  
Carol Stream, IL 60197

Ohio Dept. of Taxation  
Bankruptcy Division  
PO Box 530  
Columbus, OH 43216-0030

Ohio Dept. of Taxation  
c/o Attorney General  
Attn: Bankruptcy Staff  
150 E. Gay Street, 21st Floor  
Columbus, OH 43215

System & Services Technologies  
4315 Pickett Road  
PO Box 3999  
Saint Joseph, MO 64503-0999

Akron General Medical Center  
PO Box 182801  
Columbus, OH 43218-2801

Akron General Medical Center  
c/o Escallate  
5200 Stoneham Road  
North Canton, OH 44720

AT & T/ SBC Ohio/ Ameritech  
c/o Asset Acceptance LLC  
PO Box 2036  
Warren, MI 48090-2036

AT & T/ SBC Ohio/ Ameritech  
PO Box 18264  
Columbus, OH 43218

Zema, David and Marie -

Discover  
PO Box 6103  
Carol Stream, IL 60197-6103

Discover Personal Loans  
PO Box 6105  
Carol Stream, IL 60197-6105

Golden Circle Credit Union  
4118 Lincolnway East  
Massillon, OH 44646

Golden Circle Credit Union  
c/o Alfred D. McMallin Esq.  
500 Courtyard Centre  
116 Cleveland Ave. NW  
Canton, OH 44702

Home Depot  
PO Box 182676  
Columbus, OH 43218

Home Depot  
c/o Capital Management Services  
698 1/2 South Ogden Street  
Buffalo, NY 14206-2317

Macy's  
PO Box 183083  
Columbus, OH 43218

Old Navy/ GECRB/ Capital One  
PO Box 960017  
Orlando, FL 32896-0017

Sears  
PO Box 183081  
Columbus, OH 43218-3081

Sprint  
PO Box 4191  
Carol Stream, IL 60197-4191

Zema, David and Marie -

Sprint  
c/o Convergent Outsourcing  
500 SW 7th Street  
Building A 100  
Renton, WA 98055-2983

Summa Western Reserve Physicians  
PO Box 3540  
Akron, OH 44309

Summa Western Reserve Physicians  
c/o First Federal Credit Control  
2470 Chagrin Blvd. Suite 205  
Beachwood, OH 44122-5630

Summa Western Reserve Physicians  
c/o UCB  
5620 Southwyck Blvd.  
Toledo, OH 43614-1539

Time Warner Cable  
PO Box 0901  
Carol Stream, IL 60132

Verizon Wireless  
Attn: Verizon Bankruptcy Admin  
404 Brock Dr.  
Bloomington, IL 61701-2654

Ally Financial  
PO Box 380902  
Minneapolis, MN 55438

**United States Bankruptcy Court  
Northern District of Ohio**

In re **David P. Zema  
Marie A. Zema**

Debtor(s)

Case No.

Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: August 12, 2013

/s/ David P. Zema

**David P. Zema**

Signature of Debtor

Date: August 12, 2013

/s/ Marie A. Zema

**Marie A. Zema**

Signature of Debtor